

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Michael D. Rapp  
 Christine M. Rapp  
 Debtors

Case No. 18-10050-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: JEGilmore  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 8

Date Rcvd: Jun 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2019.

db/jdb smg +Michael D. Rapp, Christine M. Rapp, 4306 7th Avenue, Temple, PA 19560-1804  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Jun 12 2019 02:37:55  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 12 2019 02:38:03 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 13, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2019 at the address(es) listed below:

FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
 ecf\_frpa@trusteel3.com  
 GEORGE M. LUTZ on behalf of Debtor Michael D. Rapp glutzhvmlaw.com,  
 amerkey@hvmlaw.com;r49419@notify.bestcase.com  
 GEORGE M. LUTZ on behalf of Joint Debtor Christine M. Rapp glutzhvmlaw.com,  
 amerkey@hvmlaw.com;r49419@notify.bestcase.com  
 KEVIN G. MCDONALD on behalf of Creditor Home Point Financial Corporation  
 bkggroup@kmlawgroup.com  
 ROLANDO RAMOS-CARDONA on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingchl3.com,  
 ecf\_frpa@trusteel3.com  
 SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingChl3.com, ecf\_frpa@trusteel3.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Michael D. Rapp Christine M. Rapp	<u>Debtors</u>	CHAPTER 13
Home Point Financial Corporation	<u>Movant</u>	NO. 18-10050 REF
vs.		
Michael D. Rapp Christine M. Rapp	<u>Debtors</u>	11 U.S.C. Section 362
Scott Waterman	<u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$11,942.18**, which breaks down as follows;

Post-Petition Payments:	August 2018 at \$1,220.02/month
	September 2018 to April 2019 at \$1,237.02/month
Fees & Costs Relating to Motion:	\$826.00
<b>Total Post-Petition Arrears</b>	<b>\$11,942.18</b>

2. The Debtor shall cure said arrearages in the following manner:

a). Within seven (7) days of the filing of this Stipulation, Debtor shall file an Amended Chapter 13 Plan to include the post-petition arrears of **\$11,942.18**.

b). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of **\$11,942.18** along with the pre-petition arrears;

c). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.

3. Beginning with the payment due May 1, 2019 and continuing thereafter, Debtor shall pay to Movant the present regular monthly mortgage payment of \$1,237.02 (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month).

4. Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

5. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: April 9, 2019

Date: \_\_\_\_\_

Date: 5/15/19

By: /s/ Kevin G. McDonald, Esquire  
Attorney for Movant

George M.

Lutz, Esquire

George M. Lutz, Esquire  
Attorney for Debtors

Digitally signed by George M. Lutz, Esquire  
DN: cn=George M. Lutz, Esquire, o=  
Hartman, Valeriano, Magovern & Lutz,  
P.C., email=glutz@hvmlaw.com, c=US  
Date: 2019.05.15 09:26:05 -0400



Scott Waterman, Esquire  
Chapter 13 Trustee

Approved by the Court this 10th day of June, 2019. However, the court retains discretion regarding entry of any further order.

  
\_\_\_\_\_  
Bankruptcy Judge, Ashely M. Chan  
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